

## WHEN A GUEST, A RESIDENT OR AN EMPLOYEE BECOMES A VICTIM OF CRIME AT ONE OF YOUR PROPERTIES, WHO'S LIABLE?

*Some recent civil court decisions have held commercial property owners as much to blame for violent crimes and robberies as the people who commit them. The price of that responsibility? Seven-figure verdicts are becoming commonplace.*

*Owners and operators of apartment and condominium complexes, office buildings, motels, hotels, parking lots and garages, and shopping malls must be diligent in providing security to those who visit their properties.*

*Some of the reasons for these blockbuster damage awards and the ever-growing number of premises-security lawsuits and insurance claims are:*

- *The growing and well-publicized tendency of the courts to shift responsibility from the criminals themselves to "negligent" property owners.*
- *The reluctance or inability of business owners to keep up with advances in security technology. If your systems fall short of what a jury would consider state-of-the-art, you have a potential problem on your hands.*
- *The failure of commercial property owners to adequately screen employees assigned to high-risk positions. It's easy for juries to second-guess the character of that employee you handed the keys over to.*

*Compounding all this is the general increase in violent crime at properties like yours.*

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## Premises Security

Thirteen steps  
to a more  
secure business  
property.



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## A SAFE-PREMISES CHECKLIST.

Fortunately, it need not take a lot of time or money to shore up the security of your premises and limit your liability. There are some simple steps you can take, right now.

### **1 Limit access to your property.**

How easy is it for unwanted guests to walk or drive in? Consider posting guards at entranceways.

### **2 Consider closed-circuit TV.**

When monitored by people who can react quickly and decisively to emergencies, the payoffs of CCTV can be immediate and substantial. Be prepared to maintain your equipment, however. Inoperable cameras can actually increase your problems by luring your customers into a false sense of security.

### **3 Brighten things up.**

Hallways and parking lots should be well lighted. Potential trouble areas should be bright enough to eliminate shadows and provide for clear CCTV pictures.

### **4 Build a fence.**

Good perimeter fencing will keep people from wandering onto your property and mark the boundaries of your area of control.

### **5 Be careful with your keys.**

Well written and enforced key-control plans are crucial and expected in such public-use areas as hotels and office buildings.

### **6 Check your doors and windows.**

Locks should be solid and in good repair. Sliding doors should have track-blocking devices to supplement handle locks. Double cylinder deadbolt locks should be on tenant and guest room doors.

### **7 Eliminate stops on vacant floors.**

Program your elevators to by-pass floors that are unoccupied. These are prime locations for criminal assaults.

### **8 Screen new hires.**

Conduct background checks on people responsible for safety and security, as well as those with access to master keys (such as house-keeping and security personnel). Depending on the potential employee's level of responsibility, employment history, motor vehicles records and police records could all be worth checking.

### **9 Educate your staff.**

It's crucial that employees know security procedures and be kept informed of changes. Security is everybody's responsibility.

### **10 Manage for safety.**

Security controls should be monitored by management. When violations occur, the appropriate employees should be promptly notified and the situation corrected.

### **11 Make friends with the police.**

Do you have a good working relationship with your local police department? Ask them about criminal activity in your neighborhood or for an appraisal of your security systems and procedures. For information on current security technologies, try a reputable security company.

### **12 Document your security efforts.**

Keep careful records of training programs you conduct, procedures you put in place and physical enhancements you make to improve security. You'll want this information handy should a problem ever arise. If you ever have to cut back on a security measure, be sure to document the reason.

### **13 Don't overplay the safety of your facility.**

Avoid inflated claims about the safety of your site and its surroundings, and if warnings are appropriate, make them. Ask an attorney familiar with this area of the law what is safe to say.

## HANOVER INSURANCE. WE'RE HERE TO PROTECT YOU.

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Along with independent insurance agents nationwide, Hanover can assist you in your security efforts. For more information, call your agent or your nearest Hanover Branch Office.